

# Upcoming Events

**The Houston District Office and the City of Houston will be participating in two major events in FY2005.**

The first event is the upcoming **TAMACC (Texas Association Mexican American Chambers of Commerce)**. TAMACC is celebrating its 30<sup>th</sup> anniversary with this event that will start on **July 27, 2005 and end on July 30, 2005.**

This conference will create opportunities for Hispanics and other attending minorities and women to participate in the networking and procurement process. During the event we will have two procurement networking events the first will be on July 28, 2005 for the Corporate America matchmaking phase in which such national companies as American Airlines, AT&T, Anheuser-Busch, Coca-Cola, Dell, General Motors, IBM, New York Life, State Farm Insurance, Southwest Airlines, Verizon Wireless, Wal-Mart, Wells Fargo Bank, and other regional participants will partake in this matchmaking event. Also, the MGM-Mirage Hotel and Casino operation will be soliciting minority contractors to participate in a \$4.7 Billion dollar expansion in Las Vegas, Nevada.



The Houston SBA District Office will participate in the event in the following capacity:



Miguel Ruiz

## July 28, 2005

**Mr. Miguel Ruiz, Lender Relations Specialist** will provide a general lending overview of what lenders look for and the utilization of SBA as a credit enhancement tool. Also, discussed will be our support network for small businesses such as SCORE and UH-SBDC that provide preparatory assistance for small business owners.

## July 30, 2005

Texas **Senator Kay Bailey Hutchinson** will be presenting a federal procurement networking event. The Senators office has invited the following federal agencies to attend the event:

- U.S. Department of Agriculture
- U.S. Department of Commerce
- U.S. Department of Defense
- U.S. Department of Energy
- U.S. Department of Health and Human Services
- U.S. Department of Homeland Security
- U.S. Department of Housing and Urban Development
- U.S. Department of Interior
- U.S. Department of Justice
- U.S. Department of Labor
- U.S. Department of State
- U.S. Environmental Protection Agency
- U. S. General Services Administration
- U.S. Internal Revenue Service
- U.S. NASA-LBJ Space Center
- U.S. Postal Service
- U.S. Small Business Administration



Senator Kay Bailey Hutchinson

**Ms. Valerie Coleman, SBA Procurement Center/Commercial Market Representative**, will participate in a panel discussion on how to do business with the government. Also there will be ample time for the attendees to network one on one with the government representatives from various agencies that will be attending this function. The Houston District Office will also have a manned booth throughout the conference and will distribute SBA resource guides and other printed material from our district office as well as other districts that have submitted their material for distribution.



**11th Annual Mid-America Lenders' Conference**  
**Houston, Texas - August 15-August 17, 2005**

The second major convention will be the **11<sup>th</sup> Mid America Lenders Conference** that will be held at The Woodlands Resort beginning on **August 15, 2005 and end on August 17, 2005**. The conference brings together all the district offices in Region VI, which encompasses all of Texas, New Mexico, Oklahoma, Louisiana and Arkansas.

In addition, to the ten SBA district offices in the aforementioned region, the conference also brings our participating lenders from the five states mentioned above, plus lenders from as far away as California, Colorado, Nevada, New York, Tennessee, Florida to name a few of the out of region attendees. Also, attending will be members of senior management from our Headquarters Office in Washington, D.C. as speakers on Agency programs and issues.

# Mid America Lenders Conference Schedule

## Monday, August 15

7:00 am – 5:00 pm

### Registration

(In the Grand Ballroom Foyer will be staffed with UH-SBDC employees Sue Rhodes, and Martha Ficklin. Also from 12 noon until 5:00 p.m. exhibitors will be setting up their respective booths in Grand Ballroom I and Grand Ballroom Foyer which will be staffed with UH-SBDC employee Kei Ashizawa. At 7:15 a.m. the Golfers Continental Breakfast and registration begins).

8:30 am

### Golf Tournament

(Shotgun starts at 8:30 AM with lunch being served from 12 noon until 3:00p.m. Contact Person will be Mitch Vicnair and Lisa Coulter. Prizes: awarded for tournament winners, contest winners (longest drive, straightest drive, closest to the pin and door prizes).

6:00-7:30 pm

### Reception

(From 6-8PM Conference Reception at Lakeside will have free price drawings of \$500 cash per drawing).

Dinner on your own

## Tuesday, August 16

7:00 am - 5:00 pm

### Registration

(From 7AM until 5PM registration continues and the exhibits hall opens from 9:15AM until 5:00PM).

8:00 – 9:15 am

### Breakfast, Introduction/Announcements, Key Note Speaker

(The Woodlands Ballroom welcoming breakfast from 8AM until 9:15AM begins with introductions of Joseph O. Montes, Regional Administrator, Manuel R. Gonzalez, Houston DD, Roy Folse, President of HAGGL, Toni Langlinais SBDC/General Announcements and Mike Young SBDC, Executive Director, Tom Pence, SCORE chairman).

9:15 – 11:00 am

### Plenary Session – Legislative Hot Topics, SBA/SBDC/SCORE Updates

(The general sessions begin with hot topics and panelist Tony Wilkerson, President NAGGL, Mary Thorp, James Rivera, SBA. Also, speaking during this time window will be Keith Hohimer, Regional Supervisor for SBA/OIG Chicago).

11:00 – 11:45 am

### Exhibitors' Break

12:00 – 1:15 pm

### Lunch (Speaker)

1:15 - 1:45 pm

### Exhibitors' Break

1:45 – 3:00 pm

### Break-Out Sessions – 6 concurrent

3:00 – 3:30 pm

### Exhibitors' Break

3:30 – 4:45 pm                      Break-Out Sessions – 6 concurrent  
Dinner on your own/Houston Astros Game

## **Wednesday, August 17**

8:00 - 9:15 am                      SBA Awards Breakfast

9:30 – 10:45 am                      Break-Out concurrent

10:45 – 11:15 am                      Exhibitors' Break

11:30 am – 12:45 pm                      Break-Out Sessions – 6 concurrent

12:45 pm                                  Adjourn

Training sessions that will take place on Tuesday and Wednesday, August 16, and 17, 2005 will be as follows:

- **SBA 504 Training-Program Changes, trends, and how to sell 504 loans to customers and upper bank management.**  
A panel of 504 gurus from three of the leading CDC's in Texas will tell you about changes in the program, structuring and eligibility issues, what's in store for the future, and how to sell 504's to your customers and your bank's management.
- **SBA 504 closing issues-how to expedite the closing process.**  
Now that you've got your 504 interim loan approved, how do you close it and get paid off by SBA quickly? An attorney specializing in 504 closings will tell you what pitfalls and issues to avoid on the front-end to save time and expense later.
- **Character-Based Leadership**  
"Either you have character, or you are a character!" Come learn the characteristics of an effective leader, who acts with integrity, and who deals fairly in a tough business world. This is for you, the leader, when you are tired of your old style and results, especially if your leadership creates stress, turnover, insecurity, and lack of productivity in those who follow you. Discover the secrets of real motivation that you can put into practice immediately. If you are frustrated with the people you lead, this session will help you.
- **Understanding the SOP**  
Tired of trying to figure out the SBA SOP on your own? Don't know where to even begin to look something up in the SOP? Attend this session and get clarification of important SBA eligibility issues and guidelines. Using actual case studies, this course is designed to take the fear out of SOP and help you understand not only what to do, but also why you do it.
- **Business Valuations-What's a business worth?**  
The SBA requires business valuations either internally or by third party firms addressing the "five methods." Come understand what these are and how to apply them in particular scenarios. A CPA, accredited in business valuation, (ABV), will walk you through the process and cover topics such as "capitalization rates," "add-backs," "price versus value," and "value of the business" versus "value of the deal." Stock and asset acquisitions will both be covered.

- SBA National Guaranty Purchase Center-Maximizing Repurchase Efforts.**  
 If you're in the Credit business, you're going to incur a loss from time to time. With more and more emphasis placed by the SBA on lenders to process loans correctly, it's important to understand how to maximize recoveries on guaranty repurchase claims. The Center is now fully staffed and up and running. This session will assist you in improving your bank's recovery efforts.
- Advanced Credit Underwriting Principals.**  
 As we all know, Credit is an Art, not a Science. So, if you've got the "Basics" of credit down, and want to become a "Master," this session will provide you with underwriting principals to build on. There will be case studies to work, think through, and discuss with seasoned lenders. Bring your calculator, your pencil, and an open mind!
- Possible loan pitfalls, watch out for construction issues; franchise and dealer agreement reviews, appraisals and environmental reviews.**  
 Meet a panel of experts who will help guide you on possible loan pitfalls in your SBA loans. Our expert panel features experts in the Construction, Appraisal, and Environmental Due Diligence Industries. The panel will also include a veteran SBA Washington administrator who will provide you with SBA's perspective on these important issues. Avoiding these pitfalls may help insure collectibility of the SBA guaranty.
- Packaging and closing SBA loans-those little details that keep you in compliance with SBA requirements.**  
 New or experienced, large or small, PLP or GP - - this session will cover the intricate details of SBA loan packaging and closing that EVERY lender needs to know to keep their program in compliance with SBA lending requirements. This session is led by a NAGGL certified SBA instructor with many years experience in the SBA Lending industry. If you've got a question regarding the "who's, what's, why's, when's, or where's" of SBA packaging and closing, this is one session you won't want to miss.
- SBA Little Rock Commercial Loan Servicing Center-so you've got the loan booked now what?**  
 Everyone says that getting an SBA loan approved is about 25% of the work and getting it closed is another 50%. But, what about the remaining 25%--the part that comes after the loan is booked? As you know, there may be changes in collateral, use of proceeds, and changes in loan amounts. The Little Rock Service Center handles service requests for all loans approved in Region 6. This Session will assist you with how to best service your SBA loan customers while also complying with SBA policy. Loan Assumptions and other changes in the Loan Authorization will also be discussed.
- PLP Audits-How to get prepared, how to pass, what are the hot buttons.**  
 The SBA PLP designation is an incredible franchise to have. Come and listen to the SBA head of lender oversight talk about the first and foremost issue dear to the hearts of PLP lenders--the PLP Audit and the Recertification process. Lenders attending this session will come away with an understanding of issues that are important to the SBA now, so that they will be ready for their next examination.
- Selling 7(a) and 504 first lien loans in the secondary market.**  
 If you're interested in learning how to increase your non-interest income, this is the session for you. Industry experts will discuss how to sell 7A's and 504's, who buys these loans, what benefits selling can provide a lender, how to structure your loan to maximize your profits, and current trends in the secondary markets.

We anticipate a great conference and a great turnout of attendees. As of Monday, July 25, 2005 we had 400 people registered for the conference and we will also have approximately 50 local backroom operators from HAGGL banks that will attend the training sessions on Tuesday, August 16, 2005. Also, the UH-SBDC had a block of 250 rooms at the government rate of \$99 dollars set aside, however we now have 270 rooms that have been reserved by people attending the conference at the government rate. The hotel had extended the room rate until Friday, July 22, 2005. We look forward to seeing all of you at the 11<sup>th</sup> Mid America Lenders Conference.